



Order Filed on September 8, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
42495  
Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for AmeriCredit Financial Services, Inc., dba  
GM Financial  
JM-5630

In Re:	Case No.: 15-20388(CMG)
Kenneth A. Jankoski	Adv. No.:
Lori A. Jankoski	Hearing Date: 8-17-16
	Judge: CMG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: September 8, 2016**

**Honorable Christine M. Gravelle**  
United States Bankruptcy Judge

**Kenneth and Lori Jankoski**

**15-20388(CMG)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc., dba GM Financial, with the appearance of Justin Gillman, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

**IT IS ORDERED:**

1. That AmeriCredit Financial Services, Inc., dba GM Financial is the holder of a first purchase money security interest encumbering a 2009 Nissan Altima bearing vehicle identification number 1N4AL24E89C154566 (hereinafter the "vehicle").
2. **Curing Arrears:** Through and including the July 2016 account payment, the debtors were \$706.26 in arrears to GM Financial. To cure arrears, the debtors shall make cure payments to GM Financial of \$470.68 for 6 consecutive months beginning August 15, 2016. In the event the debtors fail to make any payment for a period of 15 days after it falls due, AmeriCredit Financial Services, Inc., dba GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney
3. The debtors shall make all payments on the retail installment contract when due, being the 15<sup>th</sup> day of each month. In the event the debtors fail to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc., dba GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
4. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. AmeriCredit Financial Services, Inc., dba GM Financial shall be listed as loss payee. In the event of a lapse of insurance for any period of time without intervening coverage, AmeriCredit Financial Services, Inc., dba GM Financial shall receive stay relief by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.
5. The debtors shall pay to AmeriCredit Financial Services, Inc., dba GM Financial through the plan, a counsel fee of \$350 which shall be paid by the trustee as an administrative priority expense.



**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Kenneth A. Jankoski  
 Lori A. Jankoski  
 Debtors

Case No. 15-20388-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Sep 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2016.

db/jdb +Kenneth A. Jankoski, Lori A. Jankoski, 186 Zwolak Court, South Plainfield, NJ 07080-3969

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Aleksander P. Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.  
 alex@winstonandwinston.com  
 Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
 Liability Company NJECFMAIL@mwc-law.com  
 Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC NJECFMAIL@mwc-law.com  
 Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
 LIABILITY COMPANY NJECFMAIL@mwc-law.com  
 Alexandra T. Garcia on behalf of Creditor Kondaur Capital Corporation NJECFMAIL@mwc-law.com  
 Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, Et Al...  
 bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com  
 John R. Morton, Jr. on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM  
 Financial mortonlaw.braig@verizon.net, donnal@mortonraig.com; mhazlett@mortonraig.com  
 Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, Et Al...  
 jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Justin M Gillman on behalf of Joint Debtor Lori A. Jankoski abgillman@optonline.net  
 Justin M Gillman on behalf of Debtor Kenneth A. Jankoski abgillman@optonline.net

TOTAL: 12